

■ Ready to choose *your benefits?*

We can point you in the right direction.

Blue Access Health Savings Accounts
Ohio Masonic Home
Effective January 1, 2019



Let's take a look

We know picking a health plan is a big deal, so this guide makes it easier for you to understand your benefit options. We'll explain how the plans work and give you other important details. That way you can enroll with confidence!

In this guide, you'll find:

- Your health care basics
- How to use your health plan
- Your privacy and rights

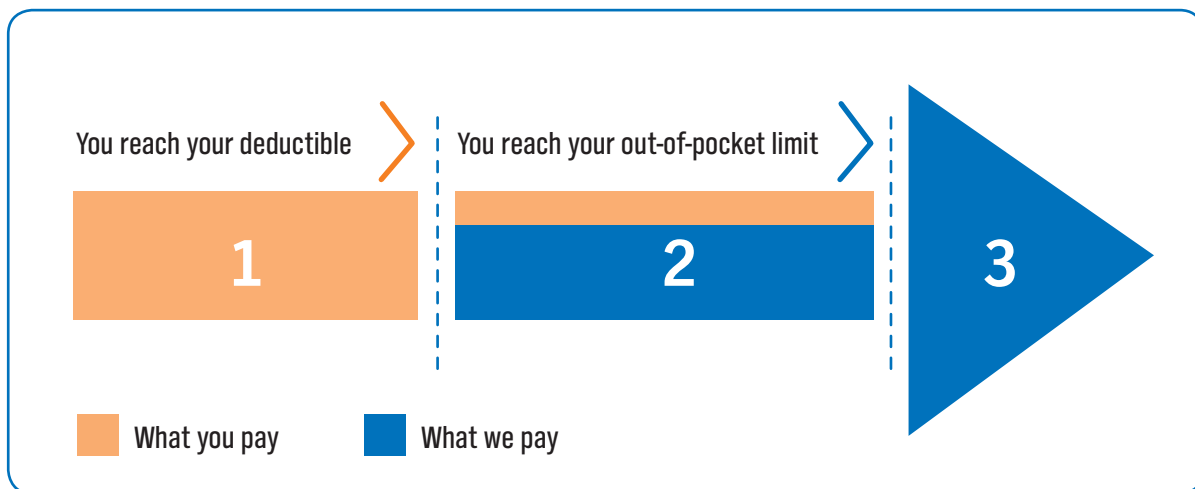
Pay a visit to anthem.com to get an idea of what you can do once you're a member. Find a doctor, estimate care costs, sign up to get emails instead of mail and much more!





Know your health care basics

Learn about the kinds of costs you'll share with your plan



This chart is only an example. Your actual cost share will depend on your plan, the service you get and the doctor you choose. For your actual cost share, see your plan details.



You pay your deductible.

This is a set amount that you pay before we start sharing in the cost of the covered health care you receive. If your plan has copays (flat fees like \$30 for each visit) along with a deductible, you only need to pay the copay for most doctor visits.



What happens after I pay my deductible?

You pay a copay or a percentage of the cost, also called coinsurance, each time you receive care for covered services, and then your plan covers the rest.



What's an out-of-pocket limit?

Each year, there's a maximum amount you can pay out of your own pocket for covered services — that's your out-of-pocket limit. Once you've reached that limit — it varies by plan — we cover the rest for covered services. If you visit doctors or hospitals that aren't in your plan, you'll still have out-of-pocket costs. With some plans, you still have copays even after you reach your out-of-pocket limit.



What about the money for the plan that gets taken out of my paycheck?

That's what you pay for the plan. Think of it like a membership fee. It's separate from what you pay when you get care.



Using your health plan

It's easy to get started with your plan and make the best of your benefits.



Use your ID card

Once your plan begins, access your mobile ID card on the **Anthem Anywhere app**. It's like your passport to care and you use it just like you would use a paper ID card. Simply show it when you go to your doctor's appointment.



Register to use online tools and resources

Register on the **Anthem Anywhere app** and **anthem.com** to get personalized information about your health plan.

Use the self-service tools to:

- Access benefit information.
- Find a doctor and receive personalized reminders.
- Estimate your costs, before you step into the doctor's office.
- Get support managing your health conditions and tracking health goals.



Preventive care is covered at no extra cost

Preventive care from a doctor in your plan is covered at 100%. Getting these regular checkups, screenings and shots can help you stay healthy and catch problems early – when they're easier to treat. So, talk to your doctor about what preventive care you may need to protect your health.



Save emergency room visits for emergencies only

Knowing where to go for care saves you time and money. So if you have a real emergency, head straight to the ER or call 911. Otherwise, visit your regular doctor or an urgent care center for minor medical issues.



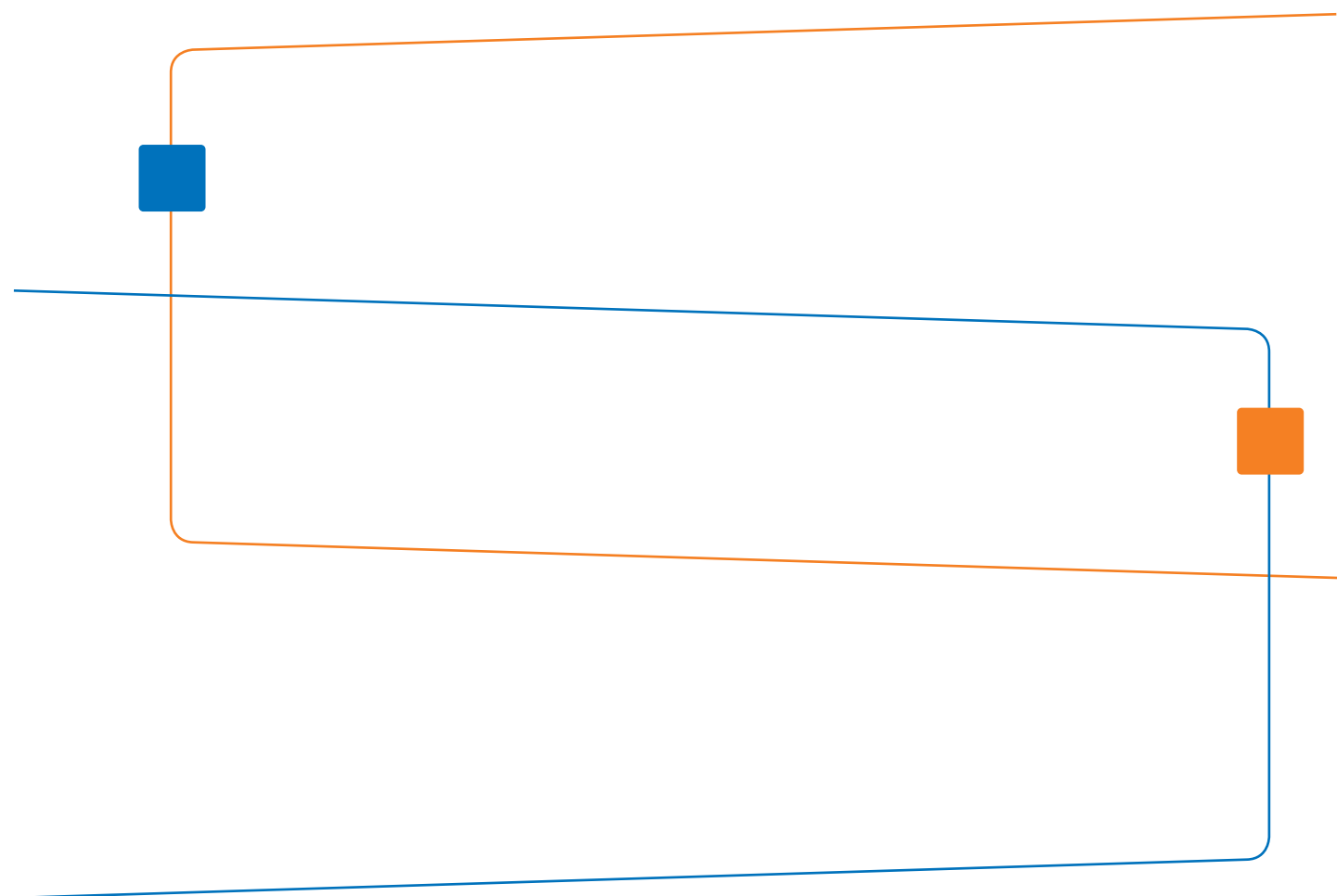
We're here for you

When you become a member, we make it easy for you to get your questions answered in the way that works best for you.

- **By phone:** Call the Member Services number on your mobile ID card.
- **Online:** Use the **Anthem Anywhere app** to chat with a team member.

Your plan details

In this next section, you'll find more information about your plan. 



Your Summary of Benefits



The Ohio Masonic Home

Anthem Blue Access PPO for Health Savings Accounts with Essential Formulary Rx

Effective 1-1-19

Covered Benefits	Network	Non-Network
Deductible Embedded The single deductible applies to the Family deductible. Once the single deductible has been satisfied, benefits for that member are payable subject to coinsurance. Once the family deductible has been satisfied, benefits for the family are payable subject to coinsurance.	Single: \$5,000 Family: \$10,000	Single: \$10,000 Family: \$20,000
Out-of-Pocket Limit	Single: \$6,350 Family: \$12,700	Single: \$12,700 Family: \$25,400
Physician Home and Office Services <ul style="list-style-type: none"> Including Office Surgeries, allergy serum, allergy injections and allergy testing 	20%	30%
Preventive Care Services <ul style="list-style-type: none"> Services included but not limited to: Routine medical exams, Mammograms, Pelvic Exams, Pap testing, PSA tests, Immunizations, Annual diabetic eye exam, Hearing screenings and Vision screenings which are limited to Screening tests (i.e. Snellen eye chart) and Ocular Photo screening. 	No cost share	30%
Emergency and Urgent Care <ul style="list-style-type: none"> Emergency Room Services @ Hospital (facility/other covered services) (copayment waived if admitted) Urgent Care Center Services 	20% 20%	20% 30%
Inpatient and Outpatient Professional Services Include but are not limited to: <ul style="list-style-type: none"> Medical Care visits (1 per day), Intensive Medical Care, Concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn exams 	20%	30%
Inpatient Facility Services (Network/Non-Network combined) Unlimited days except for: <ul style="list-style-type: none"> 60 days for physical medicine/rehab (limit includes Day Rehabilitation Therapy Services on an outpatient basis) 100 days for skilled nursing facility 	20%	30%
Outpatient Surgery Hospital/Alternative Care Facility <ul style="list-style-type: none"> Surgery and administration of general anesthesia 	20%	30%

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Covered Benefits	Network	Non-Network
Other Outpatient Services including but not limited to: <ul style="list-style-type: none"> Non Surgical Outpatient Services For example: MRIs, C-Scans, Chemotherapy, Ultrasounds and other diagnostic outpatient services. Home Care Services 100 visits (excludes IV Therapy) (Network/Non-Network combined) Durable Medical Equipment Physical Medicine Therapy Day Rehabilitation programs Hospice Care Ambulance Services 	20% See notes below for cost share details. 20% 20%	30% See notes below for cost share details. 30% 20%
Accidental Dental Services \$3,000 per accident (Network and Non-network combined)	20%	30%
Outpatient Therapy Services (Combined Network & Non-Network limits apply) <ul style="list-style-type: none"> Physician Home and Office Visits Other Outpatient Services @ Hospital/Alternative Care Facility Physical Medicine Therapy Limits, Outpatient Therapy (excludes Autism Spectrum Disorder)- (Network and Non-network combined): Cardiac Rehabilitation 36 visits Pulmonary Rehabilitation 20 visits Physical Therapy: 20 visits Occupational Therapy: 20 visits Manipulation Therapy: 12 visits Speech Therapy: 20 visits Autism Spectrum Disorder Services Outpatient Therapy Limits under age 14 (Network and Non-network combined): Occupational Therapy: 20 visits Speech Therapy: 20 visits Clinical Therapeutic Intervention services: 20 hours weekly 	20% 20%	30% 30%
Behavioral Health Services: Mental Illness and Substance Abuse¹ <ul style="list-style-type: none"> Inpatient Facility Services Physician Home and Office Visits Other Outpatient Services @ Hospital/Alternative Care Facility 	Benefits provided in accordance with Federal Mental Health Parity	30%

Your Summary of Benefits

Covered Benefits	Network	Non-Network
Human Organ and Tissue Transplants <ul style="list-style-type: none"> Acquisition and transplant procedures, harvest and storage. 	20%	30%
Prescription Drugs Essential Formulary* Preventive Rx-Plus Plan listing <ul style="list-style-type: none"> Network Retail Pharmacies: (30-day supply) Includes diabetic test strip Home Delivery Service: (90-day supply) Includes diabetic test strip Specialty medications are limited up to a 30 day supply regardless of whether they are retail or mail service Members have additional cost with retail supply greater than 30 days	0% (not subject to deductible) 20% 20%	30% 30% ² Not covered
Medicare Rx - Wrap		

Notes:

- All medical and drug cost shares, deductibles and percentage (%) coinsurance apply toward the out-of-pocket maximum (excluding Non-Network Human Organ and Tissue Transplant (HOTT) Services).
- Deductible(s) apply to covered services listed with a percentage (%) coinsurance, including 0%.
- Deductible applies to all prescription drug expenses for Rx plans. Once the deductible is met the appropriate copayment/ coinsurance applies. Copayments/coinsurance accumulate to the Medical OOP max. Once the Medical OOP max is met, no additional costshare applies.
- Once the family deductible is satisfied by either one member or all members collectively, then the additional percentage coinsurance will be required before the family out-of-pocket is satisfied. Does not apply to embedded deductible plans.
- Network and Non-network **Deductible**, copayments, coinsurance and out-of-pocket maximums are separate and do not accumulate toward each other.
- Dependent Age: to end of the month which the child attains age 26
- 0% means no coinsurance up to the maximum allowable amount. However, when choosing a Non-network provider, the member is responsible for any balance due after the plan payment.
- No Cost Share (NCS): No deductible/copayment/coinsurance up to the maximum allowable amount.
- Ambulance Non-network non-emergency use limited to \$50,000 per benefit period.
- Live Health Online (LHO) is covered at the PCP costshare.
- Benefit period = calendar year
- Behavioral Health Services: Mental Health and Substance Abuse benefits provided in accordance with Federal Mental Health Parity.
- Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits are covered.
- DME - 50% coinsurance for network/non-network Durable Medical Equipment and Medical Supplies. Excludes Prosthetics, Orthotics, Diabetic Supplies, Asthmatic Supplies, and Mastectomy Prostheses/etc. which will apply the plan's cost shares (common deductible/coinsurance).
- Private Duty Nursing – limited to 82 visits/Calendar Year. Applies to all plans.
- Wigs limited to 1 per benefit period

1 We encourage you to review the Schedule of Benefits for limitations.

2 Rx non-network diabetic/asthmatic supplies not covered except diabetic test strips.

*The Rx option includes the Essential formulary which is a closed drug list with a focus on therapeutic efficacy and cost effectiveness.

Precertification:

Members are encouraged to always obtain prior approval when using non-network providers. Precertification will help the member know if the services are considered not medically necessary.

Pre-existing Exclusion Period: none

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Pre-existing Exclusion Period: none



When was your last checkup?



Regular well checks can help you get and stay healthy

You want to understand how your body changes, as you get older. That's what preventive exams do for you. They give you and your doctor a snapshot of your health. And they give you a chance to talk to your doctor and see if you need to make any changes. They also keep your doctor updated about your health. That way you can get better care if problems come up later.¹

What to expect

Most preventive exams start with a talk about your health history and any problems. After that, most doctors will talk to you about things like:²

- Medicines you take
- How you eat — and how you could eat better
- How active you are — and whether you should be more active
- Stress in your life or signs of depression
- Drinking, smoking and drug use
- Safety measures like wearing your seat belt and using sunscreen
- Your sexual habits and any risks they pose
- Tests and vaccines you may need

Get more from your exam

It will help both you and your doctor if you gather some information about your health ahead of time. Before your visit, write down:²

- Your health history and your family's, especially if anything has changed since your last visit
- Any medicines you take, how much you take and how often (include vitamins and over-the-counter drugs)
- Concerns you have about your health
- Any symptoms you're having



Sources

1 Centers for Disease Control and Prevention website: Regular Check-Ups are Important (accessed February 2015): [cdc.gov/family/checkup/](https://www.cdc.gov/family/checkup/)

2 Centers for Disease Control and Prevention website: Check-Up Checklist: Things to Do Before Your Next Check-Up (accessed February 2015): [cdc.gov/family/checkuplist/](https://www.cdc.gov/family/checkuplist/)

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield of Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation (CompCare), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.



What's the difference between preventive care and diagnostic care?

Some tests can help you stay healthy, catch problems early on and even save your life. These are called preventive care because they can help prevent some health problems. They're different from diagnostic tests, which help diagnose a health problem. Diagnostic tests are for when someone has symptoms of a health problem, and the doctor wants to find out why.

It's important to know the difference. For example, your doctor might want you to get a colonoscopy (a test that checks your colon). If it's because of your age or because your family has a history of colon problems, that's called preventive care. But if it's because you're having pain or other symptoms of a problem, that's diagnostic care.

Helpful resources

For more information, visit [anthem.com](https://www.anthem.com). Under the Health & Wellness tab, select **View All Preventive Health Guidelines** in the lower right corner of the screen. Or use the myhealthfinder tool at www.healthfinder.gov to find out which preventive services you need based on age and gender.

Visit [anthem.com](https://www.anthem.com) for more ways to get healthy — and stay healthy.



Looking for a doctor?

Finding one online is fast and easy.

Use our online Find a Doctor tool to look for doctors, hospitals, labs, and other health care providers in your Anthem network. Check whether your favorite doctor is in the network, or look for one nearby. Money-saving tip: Avoid getting out-of-network care if you can. It will cost you more -- or your plan may not cover it all.



Here's all you need to do:

Once you're an Anthem member and have your Anthem ID card:

- Go to anthem.com and log in.
- Or use your ID number or the first three letters to search without logging in.
- Under Find/Rate a Doctor tab, select Find a Doctor

1

Until you receive an Anthem ID card:

- Go to anthem.com.
- **Click Menu**, select Find a Doctor.
- Under Search as a Guest, click Continue.
- Under "How do you get insurance?", select Through my employer.
- Under "What state do you want to search in?", select the state where the health care provider you want to look up is located.
- Under "What type of care are you searching for?", select Medical.
- Under "Select a plan/network", select Blue Access (PPO) if you're searching for a health care provider that is located in Ohio, or National PPO (BlueCard PPO) for providers located in another state.

2

Next, select a type of provider, place or name.
Select Search.

3

Select a provider to see more information, such as:

- Training
- Specialties
- Languages spoken
- Address (including a map)
- Phone number



Going mobile

Use your mobile device to search for doctors, hospitals and more with our free app from the App StoreSM or Google PlayTM. Just search for Anthem Blue Cross and Blue Shield, then download the app. You can even get turn-by-turn directions to find a doctor's office.

LiveHealth Online

Quick and easy access
to a doctor 24/7



Have you ever been at work and didn't feel well? Maybe you had a fever or a sore throat but you didn't have time to leave and see your doctor or go to urgent care. Now, with LiveHealth Online, you can see a board-certified doctor in minutes.

Just use your smartphone, tablet or computer with a webcam. It's so convenient, almost 90% of people who've used it feel they saved two hours or more and would use it again in the future.¹ Plus, online visits using LiveHealth Online are already part of your Anthem Blue Cross and Blue Shield benefits. To start using LiveHealth Online, all you need to do is sign up at livehealthonline.com or download the app.

Sign up for free today and get:

1. **24/7 access to doctors.** They can assess your condition, provide treatment options and even send a prescription to the pharmacy of your choice, if needed.² It's a great way to get care when your doctor isn't available.
2. **Medical care when you need it.** For things like the flu, a cold, sinus infection, pink eye, rashes, fever and more.
3. **Convenience.** Since there are no appointments or long waits. In fact, most people are connected to a doctor in about 10 minutes or less.

Doctors using LiveHealth Online typically charge \$49 or less per visit, depending on your health plan.

LiveHealth Online Psychology

An easy, convenient way to see a therapist or psychologist in just a few days

If you're feeling stressed, worried, or having a tough time, you can talk to a licensed psychologist or therapist through video using LiveHealth Online Psychology. It's easy to use, private and, in most cases, you can see a therapist within four days or less.³ All you have to do is sign up at livehealthonline.com or download the app to get started. The cost is similar to what you'd pay for an office therapy visit.

Make your first appointment — when it's easy for you

- Use the app or go to livehealthonline.com and log in. Select **LiveHealth Online Psychology** and choose the therapist you'd like to see.
- Or, call LiveHealth Online at **1-844-784-8409** from 7 a.m. to 11 p.m.
- You'll get an email confirming your appointment.



LiveHealth Online: what you need to know

What kind of doctors can you see on LiveHealth Online?

Doctors on LiveHealth Online are:

- Board certified with an average of 15 years of practicing medicine
- Mainly primary care physicians
- Specially trained for online visits

When can you use LiveHealth Online?

LiveHealth Online is a great option for care when your own doctor isn't available and more convenient than a trip to the urgent care. With LiveHealth Online, you can receive medical care for things like:

- Cold and flu symptoms, such as a cough, fever and headaches
- Allergies
- Sinus infections and more

How do I pay for an online visit using LiveHealth Online?

LiveHealth Online accepts Visa, MasterCard and Discover cards as payment for an online doctor visit. Keep in mind that charges for prescriptions aren't included in the cost of your doctor visit.

LiveHealth Online Psychology

What conditions can be treated when you have a visit with a psychologist or therapist?

You can get help for these types of conditions:

- Stress
- Anxiety
- Depression
- Family or relationship issues
- Grief
- Panic attacks
- Stress from coping with a sickness



How much does a therapist visit cost?

The cost should be similar to what you'd pay for an office therapy visit, depending on your benefits, copay or coinsurance. You'll see what you owe before you start a visit and any cost is charged to your credit card. The cost is the same no matter when you have the visit — whether it's a weekday, the weekend, evening or a holiday.

How do I decide which therapist to see?

After you log in at livehealthonline.com or with the app, select **LiveHealth Online Psychology**. Next, you can read profiles of therapists and psychologists. Once you select the one you would like to see, schedule a visit online or by phone. At the end of the first visit, you can set up future visits with the same therapist if both of you feel it's needed. You always have the choice of the therapist you want to see.

What else do I need to know about LiveHealth Online Psychology?

- You must be at least 18 years old to see a therapist online and have your own LiveHealth Online account.
- Psychologists and therapists using LiveHealth Online do not prescribe medications.
- Visits usually last about 45 minutes.

Get started today

It's quick and easy to sign up for LiveHealth Online. Just go to livehealthonline.com or download the mobile app at [Google Play™](https://play.google.com/store/apps/details?id=com.livehealthonline) or the [App StoreSM](https://apps.apple.com/us/app/livehealth-online/id1450854444).



LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield. Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

1 LiveHealth Online user feedback survey, May 2015.

2 Prescription availability is defined by physician judgment and state regulations. LiveHealth Online is available in most states and is expected to grow more in the near future.

Please visit the map at livehealthonline.com for more details.

3 Appointments subject to availability of a therapist.

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Home delivery pharmacy

More convenience. Better health. Bigger savings.

What is the home delivery pharmacy?

The home delivery pharmacy brings your maintenance medicines right to your door. You can skip going to the drugstore and waiting in line to get the medicine you need. You get free standard shipping and refill reminders. And you can even set up automatic refills.

Maintenance medicines are drugs that treat long-term, chronic health conditions such as:

- Indigestion
- High blood pressure
- High cholesterol
- Diabetes

Missing even one dose of these types of drugs can mean serious health problems and may lead to higher health care costs. That's why home delivery is a great way to make sure you have your refills when you need them.

Getting started is easy!

You can stick with your local pharmacy or move to the home delivery pharmacy. It's completely your choice! To switch to home delivery for your maintenance medicines:

- Go to [anthem.com](https://www.anthem.com). Choose **Manage Your Prescriptions** on the home page and log in, then choose **Switch to Home Delivery**.
- Call us 24/7 at 1-866-216-5449. If you have hearing or speech difficulties, call 1-800-221-6915 (TTY/TDD).

*Express Scripts is a separate company that helps manage our prescription drug benefits.

Why choose the home delivery pharmacy?

Switching from a retail pharmacy to the home delivery pharmacy is easy and won't cost you anything. It can save you time and money — and help keep you healthy. With the home delivery pharmacy, you get:

- **Lower costs.** Depending on your plan, you may be able to save on drug copays. The cost of a 90-day supply of many drugs is lower than the cost of three 30-day refills.
- **Convenience.** Save yourself trips to the drugstore — and skip the lines. With home delivery, your medicine arrives at your door with free standard shipping. First-time orders arrive within two weeks from the time the pharmacy gets the order. After that, refills take just 3 to 5 days.
- **Automatic refills.** No need to worry about refilling on time. If you sign up for automatic refills, your medicine can be sent to you automatically before your next refill date. Get started on [anthem.com](#). On the home page, choose **Manage Your Prescriptions**, then log in. On the pharmacy page, choose **Additional Pharmacy Services**. On the Express Scripts site, select **Manage Automatic Refills** from the *Manage Prescriptions* menu.
- **Help following your doctor's orders.** When you get your medicine sent to your home, you're less likely to miss a dose and more likely to take it the way your doctor prescribed.¹ This can mean fewer visits to the doctor or hospital — and a healthier you.
- **Safety.** You can be sure you're getting the right medicine with the home delivery pharmacy. It has a higher accuracy rate compared to retail pharmacies.²
- **Ease of payment.** You can pay by check, eCheck, money order, flexible spending or health savings account (FSA/HSA) card, major credit card or debit card.³ You also can use an extended payment plan to spread it out over three payments.

How does home delivery work?

1. If you'd like to start enjoying the convenience of home delivery, go to [anthem.com](#) to sign up. On the home page, select **Manage Your Prescriptions**, then log in. At your personal pharmacy page, select **Switch to Home Delivery**. This will take you to the site of the company that helps manage our prescription benefits. It's as easy as that!
2. You can also call the home delivery pharmacy at 1-866-216-5449 and we'll get you started.
3. When you switch to the home delivery pharmacy, you'll pay your normal copay or coinsurance amount and get up to a 90-day supply.

Questions? We're here to help

You can find lots of information about your pharmacy benefits online. Just go to [anthem.com](#), choose **Manage Your Prescriptions** and log in. That will take you to your personal pharmacy page.

If you still have questions, you can always call the Member Services number on your member ID card.

¹ Iyengar RI, Henderson RR, Visaria J, Frazee SG. Dispensing Channel and Medication Adherence: Evidence Across Three Therapy Classes. *American Journal of Managed Care* (October 2013). Patients taking high blood cholesterol medications were 19% more adherent when receiving them through home delivery pharmacies.

² Express Scripts internal data, 2010-2014.

³ If you're signed up for a copay assistance program or use manufacturer coupons to help pay for your prescriptions, you'll need to submit detailed claim information and your receipt to the assistance or coupon programs to get paid back. Express Scripts cannot bill Anthem and third parties for prescriptions you fill through home delivery.

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

HOME DELIVERY
ORDER FORM



EXPRESS SCRIPTS®

6101

1 Member information: Please verify or provide member information below.

Member Group: _____

ID: _____

☐ Please send me e-mail notices about the status of the enclosed prescription(s) and online ordering at:

@ _____

☐ New shipping address: _____

Name: _____

Street Address: _____

Street Address: _____

Street Address: _____

City, ST, ZIP: _____

(Express Scripts will keep this address on file for all orders from this membership until another shipping address is provided by any person in this membership.)

Daytime phone: _____

Evening phone: _____

2 Patient/doctor information: Complete **one section** for each person with a prescription. If a person has prescriptions from more than one doctor, complete a new section for each doctor (additional sections are on back). Send all prescriptions in the envelope provided.

First name

Last name

Birth date (MM/DD/YYYY)

Sex

Patient's relationship to member

M F

☐ M ☐ F

☐ Self ☐ Spouse ☐ Dependent

Doctor's last name

1st initial

Doctor's phone number

First name

Last name

Birth date (MM/DD/YYYY)

Sex

Patient's relationship to member

M F

☐ M ☐ F

☐ Self ☐ Spouse ☐ Dependent

Doctor's last name

1st initial

Doctor's phone number

3 Complete your order: You can pay by e-check, check, money order, or credit card. Make checks and money orders payable to Express Scripts, and write your member ID number on the front. You can enroll for e-check payments and price medications at Express-Scripts.com, or call the Member Services phone number found on your ID card.

Number of prescriptions sent with this order: _____

Payment options: ☐ e-check ☐ Payment enclosed ☐ Credit card ☐ Send bill

For credit card payments:

☐ Visa ☐ MC ☐ Discover ☐ Amex ☐ Diners

Credit card number

Expiration date

M M Y Y

X

Cardholder signature

☐ I authorize Express Scripts to charge this card for all orders from any person in this membership.

☐ Rush the mailing of this shipment (\$15, cost subject to change). NOTE: This will only rush the shipping, not the processing of your order. Street address is required; P.O. box is not allowed.

Patient/doctor information continued

First name

Last name

Birth date (MM/DD/YYYY)

Sex

☐ M ☐ F

Patient's relationship to member

☐ Self ☐ Spouse ☐ Dependent

Doctor's last name

1st initial

Doctor's phone number

First name

Last name

Birth date (MM/DD/YYYY)

Sex

☐ M ☐ F

Patient's relationship to member

☐ Self ☐ Spouse ☐ Dependent

Doctor's last name

1st initial

Doctor's phone number

Important reminders and other information

Check that your doctor has prescribed the maximum days' supply allowed by your plan (not a 30-day supply), plus refills for up to 1 year, if appropriate. Also, ask your doctor or pharmacist about safe, effective, and less expensive generic drugs.

Complete the Health, Allergy & Medication Questionnaire.

There may be a limit to the balance that you can carry on your account. If this order takes you over the limit, you must include payment. Avoid delays in processing by using e-checks or a credit card. (See Section 3 for details.)

If you are a Medicare Part B beneficiary AND have private health insurance, check your prescription drug benefit materials to determine the best way to get Medicare Part B drugs and supplies. Or, call Member Services at the phone number found on your ID card. To verify Medicare Part B prescription coverage, call Medicare at 1.800.633.4227.

Express Scripts will make all possible efforts, as appropriate by law, to substitute generic formulations of medication, unless you or your doctor specifically directs otherwise.

☐ Pennsylvania and Texas laws permit pharmacists to substitute a less expensive generic equivalent for a brand-name drug unless you or your doctor directs otherwise.

Check the box if you do not wish a less expensive brand or generic drug.

Please note that this applies only to new prescriptions and to any refills of that prescription.

For additional information or help, visit us at Express-Scripts.com or call Member Services at the phone number found on your ID card. TTY/TDD users should call 1.800.759.1089.

Federal law prohibits the return of dispensed controlled substances.

Program: <<XXXXXXXXXX>>



The **Medco Pharmacy** is now
a part of the Express Scripts
family of pharmacies

Place your prescription(s), this form, and your payment in the envelope provided. Be sure the address shows through the window. Do not use staples or paper clips.

EXPRESS SCRIPTS

PO BOX 66558

ST. LOUIS, MO 63166-6558





Where to get care when you need it now

What should you do when you need care right away, but it's not an emergency?

The emergency room (ER) might be your first choice, but you also have options that cost less and are quicker than the ER. Learn more about these choices and how to find care.

First call your primary care doctor

This is the doctor you see for most of your care. When you call your doctor, he or she will tell you if you should make an appointment with the doctor, go to the ER or choose another place to get care. Your doctor may even be able to give you advice on the phone or see you later in the day or on the weekend.

But when you can't see your doctor or if your doctor's office is closed, choose an option below. It often takes less time than the ER and costs about the same as a doctor visit. Plus, most are open weeknights and weekends.

Choose an option that could save time and money

Retail health clinic — A clinic staffed by health care experts who give basic health care services to walk-in patients. It's usually in a major pharmacy or retail store.

Walk-in doctor's office — A doctor's office that doesn't require you to be an existing patient or have an appointment. Can handle routine care and common illnesses.

Urgent care center — A center with doctors who treat conditions that should be looked at right away but aren't as severe as emergencies. Can often do X-rays, lab tests and stitches.

LiveHealth Online — This online tool lets you video chat with a board-certified doctor who can answer questions and diagnose many common problems, including sore throats, infections and the flu. You can use your computer's webcam, a smartphone or a tablet without an appointment or waiting. Enroll at livehealthonline.com or on the LiveHealth Online iOS or Android app.

Pick a care facility and call before you go

Ask:

- What are your hours?
- Tell them what has happened (for example, "I have a cut"). Then ask, "Do you have services that I need?"
- What age range do you treat?
- Are you a provider who is part of my health plan network?
- Do you accept my health insurance?

What you pay for a visit

Care facility	Cost
ER	30% coinsurance
Retail health clinic	\$20 copay
Walk-in doctor's office	\$30 coinsurance
Urgent care center	50% coinsurance
LiveHealth Online	\$49 or less

When to use the ER

Always call 911 or go to the ER if you think you could put your health at serious risk by delaying care.

Be prepared now?

Learn more at anthem.com for:

- **Urgent care that's not an emergency** — Go to anthem.com/findurgentcare. You can even take a quiz to learn how to save time and money.
- **Places to get care other than the ER** — Go to anthem.com and select **Find Urgent Care**. Choose **Search for Urgent Care** and enter the information to find a facility near you.

Deciding where to go

	Who usually provides care	Sprains, strains	Animal bites	X-rays	Stitches	Mild asthma	Minor headaches	Back pain	Nausea, vomiting, diarrhea	Minor allergic reactions	Coughs, sore throat	Bumps, cuts, scrapes	Rashes, minor burns	Minor fevers, colds	Ear or sinus pain	Burning with urination	Eye swelling, irritation, redness or pain	Vaccinations	Cost
Retail health clinic	Physician assistant or nurse practitioner									•	•	•	•	•	•	•	•	•	\$20 copay
Walk-in doctor's office	Family practice doctor					•	•	•	•	•	•	•	•	•	•	•	•	•	\$30 coinsurance
Urgent care center	Internal medicine, family practice, pediatric and ER doctors	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	50% coinsurance
LiveHealth Online	Board-certified doctor						•		•	•	•			•	•	•	•		\$49 or less

When to go to the ER

Some examples of ER medical emergencies are:

Any life-threatening or disabling condition	Severe shortness of breath	Cut or wound that won't stop bleeding
Sudden or unexplained loss of consciousness	High fever with stiff neck, mental confusion or difficulty breathing	Major injuries
Chest pain; numbness in the face, arm or leg; difficulty speaking	Coughing up or vomiting blood	Possible broken bones

Options have different services and costs. Call and ask before you go. Remember you have choices. If it's not an emergency, call your doctor first or the 24/7 NurseLine. The phone number is on your ID card. The nurse on the phone can help you decide what to do next.

If you are an HMO member, you should call your primary care doctor's office or medical group to find out your choices for urgent care.

When you need care, the ER doesn't always have to be your first choice

Here are the top 10 reasons why members go to the ER when it's usually not necessary:*

1. Minor headache
2. Urinary tract infection
3. Flu
4. Common cold
5. Nausea with vomiting
6. Dizziness
7. Migraine
8. Bronchitis
9. Lower-back pain
10. Minor head injury

* Internal claims analysis.

Remember, if it's serious, sudden or severe, go to the ER. If it's minor, mild or moderate, try an urgent care center, retail health clinic, or walk-in doctor's office to save time and money. Be ready for whatever comes your way. Learn more at anthem.com/findurgentcare.

If you get care from a provider that is NOT part of your health plan network, you may have significantly higher out-of-pocket costs.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

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Live life to the fullest – without paying full price



Save money with discounts at anthem.com

Saving money is good. Saving money on things that are good for you — that's even better. With SpecialOffers, you can get discounts on products and services that help promote better health and well-being.* It's just one of the perks of being a member. Check out how much you can save:

Vision and hearing

1-800 CONTACTS® — Get contact lenses quick and easy — plus discounts only available to Anthem members, like \$20 off when you spend \$100 or more and free shipping.

Glasses.com™ — Get the latest, brand-name frames for just a fraction of the cost at typical retailers — every day. Plus, you get an additional \$20 off orders of \$100 or more, free shipping and free returns.

Premier LASIK — Save 15% on LASIK with all in-network providers. Prices are as low as \$695 per eye with select providers.

Amplifon — Get a low-price guarantee with the seven top companies that work with Amplifon. Save \$50 on one hearing aid or \$125 on two. Plus, get a three-year repair/loss/damage warranty and a free two-year supply of batteries.

Beltone™ — Get hearing screenings and in-home service at no additional cost, and up to 50% off all Beltone hearing aids.

Fitness and health

Jenny Craig® — Join Jenny Craig and obtain 50% off All Access Enrollment plus 5% off all Jenny Craig Food.

Lindora® — Save 20% on weight-loss programs.

SelfHelpWorks — Choose one of the online Living programs and get a 40% discount to help you lose weight, stop smoking, manage stress or face an alcohol problem.

GlobalFit™ — Save on gym memberships, home fitness equipment and GlobalFit's Virtual Gym.

ChooseHealthy™ — Get preferred pricing on fitness club memberships and a one-week free trial. Enjoy discounts on acupuncture, chiropractors and massage — plus 40% off certain wellness products.

Garmin — Save 20% on the vívofit 2, vívosmart, vívoactive, or Forerunner 15 wearable activity trackers.



Special Offers on anthem.com

Family and home

Safe Beginnings® — Babyproof your home while saving 15% on everything from safety gates to outlet covers.

VPI Pet Insurance — Get 5% off pet insurance. Get peace of mind knowing that you have help paying the medical costs for your pet's accidents, illnesses and routine medical care.

ASPCA Pet Health Insurance — Get 5% off pet insurance. You can choose from three levels of care, including flexible deductibles and custom reimbursements.

LinkWell — Get coupons for healthier products.

LifeMart® — Get great deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services and yoga classes, sports gear and vision care.

HelpCare Plus — Get discounts on Senior Care Services by paying \$11.25 per month. You even get a pharmacy discount card.

Medicine and treatment

Puritan's Pride — Save 10% and get free shipping on a large selection of vitamins, minerals, herbs, supplements and much more.

Allergy Control products — Save 25% on Allergy Control encasings for your bed. Plus, save 20% on a variety of doctor-recommended products for a healthier home and enjoy free shipping on orders of \$150 or more.

National Allergy® supply — Save 15% on mattress encasings, air filtration products, compressors and other products that can help relieve your allergy, asthma and sinus symptoms.

To find the discounts that are available to you, log in to [anthem.com](https://www.anthem.com) and select **Discounts**.



* All discounts are subject to change without notice.

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

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Let's talk about your privacy and rights

Safeguarding your information

As a member, you have the right to expect us to protect the privacy of your personal health information. We do this according to state and federal laws, and our policies. You also have certain rights and responsibilities when receiving your health care.

To learn more about how we protect your privacy, your rights and responsibilities when receiving health care and your rights under the Women's Health and Cancer Rights Act, go to www.anthem.com/memberrights. To ask for a printed copy, please contact your Benefits Administrator or Human Resources representative.

How we help manage your care

To decide if we'll cover a treatment, procedure or hospital stay, we use a process called Utilization Management (UM). Doctors and pharmacists who want to be sure you get the best treatments for certain health conditions make up Anthem's UM team. They review the information your doctor sends us. These reviews can be done before, during or after your treatment. We also use case managers. They're licensed health care professionals who work with you and your doctor to help you learn about and manage your health conditions. They also help you better understand your health benefits.

To learn more detailed information about how we help manage your care, visit www.anthem.com/memberrights. To request a printed copy, please contact your Benefits Administrator or Human Resources representative.





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To learn more detailed information about how we help manage your care, visit **[anthem.com/memberrights](https://www.anthem.com/memberrights)**. To request a printed copy, please contact your Benefits Administrator or Human Resources representative.

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We've got your back!



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